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FOR MASTER MEN.

"Due to the physical development resulting from army training of millions of young men, coats are now made more chesty." —Clothiers' Association.

You'll find 'em right here in single or double-breasted, plain or pleated, with patch or slashed pockets, novelties or simple models.

Special suits at \$40, American from start to finish. It gives us another thing to be proud of, "made in the U. S. A."

His Own Tailor

F. H. Rogers & Company

BARRE DAILY TIMES

MONDAY, JANUARY 5, 1920.

Published Every Week-Day Afternoon by THE BARRE DAILY TIMES, INC.

Entered at the Postoffice at Barre as Second-Class Matter.

SUBSCRIPTION RATES
One year by mail, \$4.00
Three months by mail, \$1.25
Six months by mail, \$2.00
Single copy, 5 cents
All subscriptions cash in advance.

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Those who were predicting an open winter have a December five degrees below the normal and a January starting out pretty rough already chalked up against their prediction. Their open winter will have to begin rather soon in order to save their reputations as weather prophets.

Flood stories of the Marne, the Meuse, the Oise and the Aisne rivers in France conjure up thoughts of the last great events connected with those historic rivers. Two years ago the names of those rivers were in the mouths of nearly everyone as the details of the war's bloody progress was chronicled from day to day.

The result of the great intersectional football game does not demonstrate anything except that the westerners are about as far advanced as the eastern people in the great college game. That Harvard should have been able to defeat the University of Oregon by the bare margin of one point in a score so low as a total of 13 points does not indicate that the prowess in the game should, by right of marked superiority, be claimed by the eastern section of the country.

State of Vermont officials propose to require that manufacturing bakers label their loaves of bread with the exact weight. We have seen some loaves of bread which, according to their weight, might have been worth a good deal of money but weren't on account of their density. However, the idea of labeling the weight of loaves of bread commends itself providing there is strict surveillance on the part of the manufacturing bakers to see that the weight corresponds to the label. Otherwise, labeling would simply be a new-fangled notion of no real value.

Gov. Clement is undoubtedly doing the right thing from a business standpoint in holding up participation by the state of Vermont in the purchase of the interstate toll bridge between Waterford and Littleton until the actual conditions concerning the bridge are determined; but that action does not mean that the state and its chief executive are not interested in having some sort of a transaction go through which will remove one of the few remaining nuisances of that sort. The

"Under Supervision of United States Government"

The Peoples National Bank of Barre

Statement, January 1, 1920

RESOURCES		LIABILITIES	
Time and demand loans	\$706,593.87	Capital stock	\$100,000.00
Overdrafts	5.68	Surplus and profits	50,814.82
U. S. bonds to secure circulation	100,000.00	Discount collected but not earned	1,617.29
U. S. bonds and certificates of indebtedness	104,050.00	Reserved for interest and taxes accrued	4,577.47
Other bonds and securities	723,089.40	Circulating notes	100,000.00
War savings stamps	406.94	Dividend No. 31	3,500.00
Cash on hand and in banks	108,856.18	Dividend No. 32 extra	500.00
Five per cent redemption fund	5,000.00	Rediscounts with Federal Reserve Bank	18,515.72
Interest earned but not collected	24,918.90	Bills payable, Federal Reserve Bank	20,000.00
	\$1,772,920.97	Deposits	1,473,395.67
			\$1,772,920.97

Growth of Deposits

January 1, 1915	\$495,820.05
January 1, 1916	549,174.98
January 1, 1917	685,547.97
January 1, 1918	788,236.93
January 1, 1919	1,024,916.32
January 1, 1920	1,473,395.67

Total increase for the year 1919 in Commercial and Savings Department \$448,479.35

Total increase for year 1919 in Savings Department alone 310,050.26

New accounts in Savings Department for year 1919 877

Bank in Barre With Barre's Fast Growing Bank

Money deposited in our Savings Department on or before 3 p. m. Tuesday, January 13, 1920, will draw interest at 4 per cent from January 1

We can save you money on remittances to Italy or Scotland and also sell Steamship Tickets on all Trans-Atlantic lines. Ask for rates.

United States Depository and Member of Federal Reserve System.

OFFICERS

F. D. LADD, President.
W. M. HOLDEN, Vice-President.

W. C. JOHNSON, JR., Cashier.
F. K. BEARD, Assistant Cashier

DIRECTORS

F. D. LADD
A. J. YOUNG

W. M. HOLDEN
W. D. SMITH

C. W. AVERILL
D. P. TOWN

F. L. SARGENT
W. C. JOHNSON, JR.

toll bridge between Waterford and Littleton will have to be freed, or else the two states will take it upon themselves to build a new bridge in that vicinity.

Germany's army, which is estimated to be nearly one million men, is not such a disproportionate number when it is taken into consideration that at least a third is the so-called civil guard; but, at the same time, there is reason for some uneasiness on the part of the allies that the defeated nation is paying so much attention to military affairs, for it would be easily possible to transform the entire number into an effective army under the system of development maintained prior to the war and, presumably, since the war.

William Jennings Bryan professes not to know that a petition was being prepared to enter him as a candidate for the Democratic presidential nomination in the Michigan primaries. That being the case, Mr. Bryan's friends are very ill-advised because there is no chance of Bryan being nominated by the Democratic party despite the advent of nation-wide prohibition, the

plank which Bryan has frequently grasped at when sweeping along with the flood.

State's Attorney E. W. Gibson of Windham county has issued a warning to the people of his county against a fraudulent scheme which has been worked in his county; and inasmuch

as there is likelihood that the same scheme may be tried in other parts of Vermont it is timely advice to ask people, particularly the farmers, to look out for the perpetrators. The plan of the perpetrators is to have a responsible looking person enter a town, establish a bank account as a basis for credit, make purchases from many

farmers, draw checks for payment and then, before the checks can be presented at the bank, draw out the deposit and depart, having in the meantime shipped the goods purchased to some distant point. It is said that farmers in the vicinity of Bellows Falls have been victimized to the extent of \$10,000 through such a scheme, and the perpetrators have escaped the arm of the law thus far. Perhaps they may not try the scheme in Vermont again for a time, but the public should be on guard against them at any rate.



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Your
Feet
Warm

With a pair of our Overshoes.

Just the thing for these cold days.

Two and three-buckle for children, five-buckle for ladies, and one and four-buckle for men.

Good line of Ladies' and Men's Felt Shoes.

Roger's Walk-Over
Boot Shop

A. W. Badger & Co.

Undertakers and Licensed Embalmers; Personal Attention to This Work—Tel. 447-W
A NEW AND UP-TO-DATE AUTO AMBULANCE

Resolutions

Work Harder.

Save More.

Start a Savings Account at the Quarry Savings Bank & Trust Co.

Keep it up by regular deposits. Get 4 per cent interest on your money.

Money deposited on or before Jan. 13 will draw interest from JAN. 1. We pay taxes on all deposits.

QUARRY SAVINGS BANK AND TRUST CO.

BEN A. EASTMAN, Pres. H. J. M. JONES, V. Pres. C. M. WILLEY, Treas.
DIRECTORS:
Ben A. Eastman, J. M. Bourwell, W. G. Reynolds, H. P. Cutler,
W. H. Miles, E. L. Scott, H. J. M. Jones, B. W. Hooker, H. H. Jackson

Vermont Mutual Fire Insurance Company

of Montpelier, Vt.
NINETY-SECOND YEAR

Assets - - - \$11,653,426.00

Insurance in Force, \$112,201,181.00

Number of Policies in Force, 57,750

Policies written under Mutual or Paid-Up Plan at actual cost — no profit

Consider this fact when placing your Automobile Fire Insurance

If you are seeking Insurance, see our Local Agent

McAllister & Kent
Agents for Barre, Berlin and Orange

SEMI-ANNUAL STATEMENT

CAPITAL SAVINGS BANK AND TRUST COMPANY

JANUARY 1, 1920

RESOURCES		LIABILITIES	
Loans	\$1,965,114.23	Capital	\$100,000.00
U. S. bonds	420,635.54	Due depositors	2,586,630.63
Municipal bonds	228,408.88	Surplus	100,000.00
Bank stock	6,650.00	Undivided profits	13,638.84
Customers' U. S. bonds, paid for	3,450.00	Dividends unpaid	188.00
Cash	184,245.85	Dividend No. 57, January 1, 1920	5,000.00
	\$2,808,504.53	Treasurer's checks outstanding	3,947.06
			\$2,808,504.53

Money deposited in the Savings Department by Jan. 13 will draw interest at 4 per cent from Jan. 1

OFFICERS
GEO. L. BLANCHARD, Pres. EDWARD H. DEAVITT, Vice-Pres.
FRANK N. SMITH, Treas. EARLE H. SHERBURNE, Asst. Treas.
TRUSTEES
GEO. L. BLANCHARD, H. JULIUS VOLZHELM, EDWARD H. DEAVITT
FRANK N. SMITH, TIMOTHY E. CALLAHAN
W. G. NYE, of North Montpelier HARRY DANIELS, of East Montpelier

Granite Savings Bank & Trust Company

Barre, Vermont

STATEMENT, JANUARY 1, 1920

RESOURCES		LIABILITIES	
Loans	\$1,490,860.57	Capital stock	\$75,000.00
Real estate and banking house	24,476.32	Surplus and profits	40,792.51
Bonds and securities	309,500.00	Dividend, semi-annual, 3 per cent	2,250.00
U. S. Gov. bonds (investment)	136,600.00		
Liberty bonds (acct. customers)	15,650.00		
Accrued interest receivable	28,663.26		
War savings stamps and other assets	11,779.61	Deposits (including interest due depositors January 1, 1920)	2,076,132.08
Cash on hand and in banks	176,644.83		
	\$2,194,174.59		\$2,194,174.59

THIS BANK PAYS TAXES ON ALL DEPOSITS

Deposits made on or before JANUARY 13 in our Savings Department will draw interest from JANUARY 1, at 4 per cent

WE INVITE YOUR ACCOUNT

OFFICERS

JOHN TROW, President FRANK F. CAVE, Vice-President
CHAS. H. WISHART, Treasurer
DIRECTORS
JOHN TROW WILL A. WHITCOMB FRANK F. CAVE
J. WARD CARVER JAMES T. MARRION CHAS. H. WISHART

Barre Savings Bank & Trust Co.

Howland Building

Deal with Barre institutions to the fullest extent

Call and talk with us if you have any doubt about

FIRST
SAFETY

F. G. HOWLAND, Treasurer